

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois					Voluntary Petition														
Name of Debtor (if individual, enter Last, First, Middle): <b>Snow, Regina</b>					Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Snow, Brian Keith</b>														
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>FKA Regina Marie Kawell; FKA Gina Marie Kawell; AKA Gina Marie Snow</b>					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):														
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3278</b>					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-4159</b>														
Street Address of Debtor (No. and Street, City, and State): <b>98 Union Street Crystal Lake, IL</b> <div>ZIP Code <b>60014</b></div>					Street Address of Joint Debtor (No. and Street, City, and State): <b>98 Union Street Crystal Lake, IL</b> <div>ZIP Code <b>60014</b></div>														
County of Residence or of the Principal Place of Business: <b>Mchenry</b>					County of Residence or of the Principal Place of Business: <b>Mchenry</b>														
Mailing Address of Debtor (if different from street address): <div>ZIP Code</div>					Mailing Address of Joint Debtor (if different from street address): <div>ZIP Code</div>														
Location of Principal Assets of Business Debtor (if different from street address above):																			
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)			<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.													
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).														
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY														
Estimated Number of Creditors <table><tr><td><input type="checkbox"/> 1-49</td><td><input type="checkbox"/> 50-99</td><td><input checked="" type="checkbox"/> 100-199</td><td><input type="checkbox"/> 200-999</td><td><input type="checkbox"/> 1,000-5,000</td><td><input type="checkbox"/> 5,001-10,000</td><td><input type="checkbox"/> 10,001-25,000</td><td><input type="checkbox"/> 25,001-50,000</td><td><input type="checkbox"/> 50,001-100,000</td><td><input type="checkbox"/> OVER 100,000</td></tr></table>										<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets <table><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td><td><input type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion										
Estimated Liabilities <table><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td><td><input type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>					<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion					
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B1 (Official Form 1)(1/08)

Page 2

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Snow, Regina****Snow, Brian Keith****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Roxanna M. Hipple, Esq.****September 2, 2009**

Signature of Attorney for Debtor(s)

(Date)

**Roxanna M. Hipple, Esq. 6211097****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Snow, Regina****Snow, Brian Keith****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Regina Snow**Signature of Debtor **Regina Snow****X /s/ Brian Keith Snow**Signature of Joint Debtor **Brian Keith Snow**

Telephone Number (If not represented by attorney)

**September 2, 2009**

Date

**Signature of Attorney\*****X /s/ Roxanna M. Hipple, Esq.**

Signature of Attorney for Debtor(s)

**Roxanna M. Hipple, Esq. 6211097**

Printed Name of Attorney for Debtor(s)

**KUMOR & HIPPLE, P.C.**

Firm Name

**303 West Main Street  
West Dundee, IL 60118**

Address

Email: **rhipple@kumorhipple.com****(847) 426-2900 Fax: (847) 426-2907**

Telephone Number

**September 2, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Regina Snow  
Brian Keith Snow**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Regina Snow  
Regina Snow

Date: September 2, 2009

Certificate Number: \_\_\_\_\_

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on \_\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_,

\_\_\_\_\_ received from

\_\_\_\_\_ ,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

\_\_\_\_\_, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan \_\_\_\_\_. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted \_\_\_\_\_.

Date: \_\_\_\_\_

By \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Regina Snow  
Brian Keith Snow**

Debtor(s)

Case No.  
Chapter

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

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☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Brian Keith Snow  
Brian Keith Snow

Date: September 2, 2009



Certificate Number: \_\_\_\_\_

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Title \_\_\_\_\_

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**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Regina Snow**  
**Brian Keith Snow**

Debtor(s)

Case No.

Chapter

**13**

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<b>1,500.00</b>
Prior to the filing of this statement I have received.....	\$	<b>0.00</b>
Balance Due.....	\$	<b>1,500.00</b>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

3. The source of compensation to be paid to me is:

☐ Debtor      ☒ Other (specify):      **Legal Plan**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; Negotiations w/ secured creditors to reduce market value.**

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **September 2, 2009**

/s/ Roxanna M. Hipple, Esq.

**Roxanna M. Hipple, Esq. 6211097**

**KUMOR & HIPPLE, P.C.**

**303 West Main Street**

**West Dundee, IL 60118**

**(847) 426-2900 Fax: (847) 426-2907**

**rhipple@kumorhipple.com**

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Saint Charles, IL 60175

ACC International  
ACC Bldg  
919 Estes Court  
Schaumburg, IL 60193-4427

ACS  
PO Box 7051  
Utica, NY 13504-7051

ACS  
P.O. Box 9001560  
Louisville, KY 40290-1560

ACS/GCO ELF  
501 Bleecker St  
Utica, NY 13501

Alexian Brothers Medical Center  
Lock Box 22589  
22589 Network Place  
Chicago, IL 60673-1225

American Collections  
919 Estes Ct  
Schaumburg, IL 60193

Armor Systems Co  
1700 Kiefer Dr Ste 1  
Zion, IL 60099

Arnold Scott Harris, P.C.  
222 Merchandise Mart Plaza  
Suite 1932  
Chicago, IL 60654

AT&T  
PO Box 8105  
Aurora, IL 60507-8105

AT&T - U-verse  
Attn: AT&T U-verse (SM)  
PO Box 5014  
Carol Stream, IL 60197-5014

Bank of America  
PO Box 15726  
Wilmington, DE 19886-5726

Best Buy  
Retail Services  
P.O. Box 15521  
Wilmington, DE 19850-5521

Blockbuster - 17241  
6134 Northwest Highway  
Crystal Lake, IL 60014

Bureau of Collection Recovery, Inc.  
7575 Corporate Way  
Eden Prairie, MN 55344

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Capital One Bank (USA), N.A.  
P.O. Box 5294  
Carol Stream, IL 60197-5294

Capitol One  
PO Box 85520  
Richmond, VA 23285

Caring Family S.C.  
781 McHenry Avenue  
Crystal Lake, IL 60014

Centegra Hospital - McHenry  
PO Box 1447  
Woodstock, IL 60098-1447

Centegra Illinois Medical Center  
PO Box 1447  
Woodstock, IL 60098-1447

Centegra Illinois Medical Center  
PO Box 1447  
Woodstock, IL 60098

Centegra Northern Illinois  
Medical Center  
P.O. Box 1447  
Woodstock, IL 60098-1447

Centegra Primary Care LLC  
13707 W Jackson Street  
Woodstock, IL 60098-3188

Chase  
PO Box 15298  
Wilmington, DE 19850-5298

Chase  
800 Brooksedge Blvd  
Westerville, OH 43081

Chase  
PO Box 15298  
Wilmington, DE 19850

Citi Auto  
2208 Highway 121 Ste 100  
Bedford, TX 76021

Citibank  
PO Box 6241  
Sioux Falls, SD 57117

Citibank  
Customer Service  
Box 6000  
The Lakes, NV 89163-6000

Citibank / Student Loan Corp  
PO Box 6615  
The Lakes, NV 88901-6615

Citibank N A  
701 E 60th St N  
Sioux Falls, SD 57104

Citifinancial  
PO Box 6931  
The Lakes, NV 88901-6931

Citifinancial Services, Inc.  
230 N. Virginia Street  
Suite 350  
Crystal Lake, IL 60014

City of Crystal Lake  
PO Box 2608  
Crystal Lake, IL 60039-2608

City of Crystal Lake  
100 W. Woodstock Street  
Crystal Lake, IL 60014

Client Services, Inc.  
3451 Harry Truman Blvd  
Saint Charles, MO 63301-4047

CMI Credit Mediators, Inc.  
P.O. Box 456  
Upper Darby, PA 19082

Comcast  
PO Box 3001  
Southeastern, PA 19398

Comed  
PO Box 6111  
Carol Stream, IL 60197-6111

Credit Collection Services  
Two Wells Avenue  
Dept. 587  
Newton, MA 02459

Credit One Bank  
PO Box 98875  
Las Vegas, NV 89193

Credit One Bank  
PO Box 60500  
City Of Industry, CA 91716-0500

Credit Protections Associates, LP.  
13355 Noel Road  
Dallas

Credit Protections Associates, LP.  
13355 Noel Road  
Dallas, TX 75240

Creditors Collection Bureau Inc.  
755 Almar Pkwy  
Bourbonnais, IL 60914

Creditors Collection Bureau, Inc.  
755 Almar Pkwy  
Bourbonnais, IL 60914

Daisy Sakolari  
PO Box 272  
West Dundee, IL 60118

E Loan/SST  
4315 Pickett Road  
Saint Joseph, MO 64503

eBay, Inc.  
PO Box 2179  
Carol Stream, IL 60132

Edward F. Dean, Esq.  
17 East Crystal Lake Avenue  
Crystal Lake, IL 60014

Elk Grove Lab Physicians PC  
Dept 77-9154  
Chicago, IL 60678-0001

Eric Dunkel  
105 West Allen Street  
Prairie Farm, WI 54762

Exxon Mobil Citibank  
PO Box 6497  
Sioux Falls, SD 57117

ExxonMobil  
Processing Center  
Des Moines, IA 50361-0001

Fairlane Credit, LLC  
PO Box 39602  
Colorado Springs, CO 80949

Fidelity  
300 Puritan Way  
Marlborough, MA 01752

GEMB Walmart  
PO Box 981400  
El Paso, TX 79998

Gene Care  
201 Sage Road  
Suite 300  
Chapel Hill, NC 27514-6510

Global Care, S.C.  
DBA Palatine Heart Center  
523 Old Northwest Highway, Ste. 101  
Barrington, IL 60010

GMAC Mortgage  
PO Box 4622  
Waterloo, IA 50704

GMAC Mortgage  
P.O. Box 9001719  
Louisville, KY 40290-1719

GMAC Mortgage  
3451 Hammond Avenue  
Waterloo, IA 50704-0780

Grange Mutual Casualty Company  
PO Box 740604  
Cincinnati, OH 45274-0604



Greater Elgin Emergency Spec  
PO Box 5940 20-1105  
Carol Stream, IL 60197-5940

Greater Elgin Emergency Spec  
PO Box 5940 20-5940  
Carol Stream, IL 60197-5940

Greater Elgin Emergency Specialists  
PO Box 5940 20-1105  
Carol Stream, IL 60197-5940

Harris & Harris LTD  
222 Merchandise Mart Plz  
Chicago, IL 60654

High Risk Obstetrics  
PO Box 6051  
Rockford, IL 61125

Home Depot  
Home Depot Credit Card Services  
Processing Center  
Des Moines, IA 50364-0500

Home Depot Citibank (THD/CBSD)  
CCS Gray Ops Center  
Sioux Falls, SD 57117-6497

Household Bank  
HSBC Card Services  
PO Box 17051  
Baltimore, MD 21297-1051

HR Accounts, Inc.  
7017 John Deere Parkway  
Moline, IL 61266-0672

HR Accounts, Inc.  
P.O. Box 672  
Moline, IL 61266-0672

HR Accounts, Inc.  
360 Miller Road  
Hiawatha, IA 52233

HSBC / Orchard Bank  
PO Box 5253  
Carol Stream, IL 60197

HSBC / Orchard Bank  
PO Box 80084  
Salinas, CA 93912

HSBC Bank  
PO Box 5253  
Carol Stream, IL 60197

HSBC Best Buy  
1405 Foulk Road  
Wilmington, DE 19808

HSBC Card Services  
P.O. Box 17051  
Baltimore, MD 21297-1051

HSBC Card Services  
P.O. Box 81622  
Salinas, CA 93912-1622

I.C. System, Inc.  
444 Highway 96 East  
P.O. Box 64887  
Saint Paul, MN 55164-0887

Illinois Tollway  
2700 Ogden Ave  
Downers Grove, IL 60515

Internal Revenue Service  
Holtsville, NY 11742-9019

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205 W. Randolph Street  
Suite 840  
Chicago, IL 60606

James P. Leahy, Esq.  
1275 Davis Road  
Suite 131  
Elgin, IL 60123

Kohl's  
P.O. Box 2983  
Milwaukee, WI 53201-2983

Kohls/Chase  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Lake/McHenry Pathology Assoc  
520 East 22nd Street  
Lombard, IL 60148

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274

McHenry County Treasurer  
Government Center  
2200 North Seminary Avenue  
Woodstock, IL 60098

McHenry Radiologist Imaging Assc  
PO Box 220  
McHenry, IL 60051-0220

McNamee & Mahoney, Ltd.  
William Feda  
17N208 Route 31  
Dundee, IL 60118

McNamee & Mahoney, Ltd.  
17N208 Route 31  
Dundee, IL 60118

MDC Environmental Services  
PO Box 673043  
Milwaukee, WI 53267-3043

Merchants Credit Guide Co.  
223 W Jackson St, Suite 900  
Chicago, IL 60606

MHS Physician Services  
PO Box 5081  
Janesville, WI 53547-5081

Moraine Emergency Physicians  
PO Box 8759  
Philidelphia, PA 19101-8759

NCB Management Services, Inc.  
P.O. Box 1099  
Langhorne, PA 19047

Netbank  
5295 Town Center Rd Suite 400  
Boca Raton, FL 33486

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Nicor Gas  
P.O. Box 2020  
Aurora, IL 60507-2020

Northwest Collectors  
3601 Algonquin Rd Suite 500  
Rolling Meadows, IL 60008-3146

Omni Credit Services  
333 Bishops Way 100  
Brookfield, WI 53005-6209

Physician Anesthesia Assoc  
Department 4330  
Carol Stream, IL 60122-4330

Professional Account Management  
P.O. Box 391  
Milwaukee, WI 53201

Quest Diagnostics  
1355 Mittel Boulevard  
Attn: Patient Billing  
Wood Dale, IL 60191-1024

Quest Diagnostics  
1355 Mittel Boulevard

Roadloans.Com  
5201 Rufe Snow Dr Ste 40  
North Richland Hills, TX 76180

Rogers & Holland  
20821 Cicero Ave.  
Mattteson, IL 60443

Sallie Mae  
1002 Arthur Dr  
Lynn Haven, FL 32444

Service Magic Inc.  
14023 Denver West Parkway  
Suite 200  
Golden, CO 80401

Sherman Hospital  
35134 Eagle Way  
Chicago, IL 60678-1351

Sherman Hospital  
35134 Eagle Way  
Chicago, IL 60661

Sprint  
PO Box 8077  
London, KY 40742

St. Alexius Medical Center  
21219 Network Place  
Chicago, IL 60673-1212

State Farm  
PO Box 2329  
Bloomington, IL 61702-2329

State Farm Insurance Companies  
2702 Ireland Grove Road  
Bloomington, IL 61709-0001

Suburban Surgical Care Spec  
4885 Hoffman Boulevard  
Suite 400  
Hoffman Estates, IL 60192-3722

TCF National Bank  
1175 Devin Drive  
Suite 128  
Norton Shores, MI 49441

TCS  
4749 Lincoln Mall Drive, # 600  
Matteson, IL 60443

Tele-Collection Systems  
Dept 128  
P.O. Box 4115  
Concord, CA 94524

Toyota Motor Credit  
1111 W 22nd St Ste 420  
Oak Brook, IL 60523

Triad Financial  
PO Box 982025  
North Richmond Hills, TX 76182-8025

Triad Financial  
Dept CH10104  
Palatine, IL 60055-0104

TruGreen  
PO Box 189  
Dundee, IL 60118-0189

UI-OSAC  
162 Henry Admin Bldg 506 S Wright  
Urbana, IL 61801

University Of Phoenix  
Corporate Processing  
PO Box 29887  
Phoenix, AZ 85038-9887

University Of Phoenix  
Corporate Processing AA-B307  
4615 East Elwood  
Phoenix, AZ 85040

US Dept Of Education  
501 Bleecker St  
Utica, NY 13501

Village of Hoffman Estates  
1900 Hassell Road  
Hoffman Estates, IL 60169

Village of Schaumburg  
Parking Enforcement Center  
PO Box 57025  
Irvine, CA 92619-7025

Village of Skokie  
Box 264  
5127 Oakton Street  
Skokie, IL 60077

Village of Streamwood  
301 E. Irving Park Road  
Streamwood, IL 60107

WAMU  
Washington Mutual Card Services  
PO Box 6600487  
Dallas, TX 75266-0433

WFNNB / Value City  
4590 E Broad St  
Columbus, OH 43213

WFNNB Roomplace  
PO Box 2974  
Shawnee Mission, KS 66201